



3626  
8/12

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Burkhalter, Swinton B.

Application No.: 09/775,336

Filed: February 1, 2001

For: INSURANCE SYSTEM AND  
METHOD WITH  
DISPROPORTIONAL  
ALLOCATION

Examiner: Kalinowski, Alexander G.

Art Unit: 3626

Confirmation No.: 9210

) Attorney Docket No. 101

) I hereby certify that this correspondence is  
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Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed January 5, 2005, please amend the above identified application as shown in the attached AMENDMENTS TO THE CLAIMS and as explained in the attached REMARKS.